



# Pennsylvania Disaster



# Recovery

People Helping People

Published by the Federal Emergency Management Agency and the Pennsylvania Emergency Management Agency  
**PENNSYLVANIA / OCTOBER 4, 1999 / FEMA ISSUE 1**



FEMA photo by Andrea Booher

*FEMA community relations staff meet with a flood victim in Derby.*

## Floods ravage state again

**W**hen Hurricane Floyd swept across southeastern Pennsylvania on Sept. 16, Gov. Tom Ridge requested federal disaster aid for the state for the third time in 22 days.

In response to the request, President Clinton, on Sept. 18, declared seven Pennsylvania counties as federal disaster areas. The declaration allows the Federal Emergency Management Agency (FEMA) and other federal agencies to assist state and local disaster workers in providing assistance to victims of the floods that raked the state.

The declared counties are Philadelphia, Bucks, Chester, Delaware, Lancaster, Montgomery and York.

The declaration is the third for floods in Pennsylvania this year. "We are pleased that federal assistance has been made available at this time," Gov. Ridge said. "With three disasters within a

month we need to provide all the assistance possible to our residents."

The assistance, to be coordinated by FEMA, can include grants to pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest loans from the U.S. Small Business Administration also are available to cover uninsured or underinsured private and business property losses.

FEMA Director James Lee Witt urged those who suffered flood damages to register promptly for assistance. "The rebuilding phase of a disaster is the ideal time to consider ways to limit future damage," Witt said.

Witt named Jack Schuback to serve as federal coordinating officer for the relief effort. "Disaster victims shouldn't hesitate to ask us for help," Schuback said. "We want them to recover as quickly as possible."

### IMPORTANT RECOVERY INFORMATION

#### ■ Register By Phone

People who suffered the effects of Hurricane Floyd and live in a disaster-declared county are urged to begin the application process by calling 1-800-462-9029 (TTY 1-800-462-7585 if you are speech- or hearing-impaired).

#### ■ Disaster Housing Assistance

The Federal Emergency Management Agency (FEMA) may provide grants to pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the storm.

#### ■ U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes. (See page 4.)

#### ■ National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged property. (See page 2.) Flood insurance can be purchased from your local insurance agent or call 1-800-720-1090 for information. (See page 5.)

#### ■ Project Impact

Communities can form partnerships among businesses, individuals and government to reduce damage from future storms. (See page 6.)

### Apply by Phone

## 1-800-462-9029

### (TTY: 1-800-462-7585)

7 a.m. to midnight  
Seven Days a Week

### TOLL FREE



*A message from*  
**PRESIDENT**  
*Bill Clinton*

**M**y heart goes out to all people in Pennsylvania who were affected by Hurricane Floyd.

This has been a rough time for residents as you repair damaged roofs, clean up debris and try to preserve your precious keepsakes and belongings. It is hard to do all this. Recovering from floods is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of Pennsylvania be eligible to register for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you. I wish all of the people impacted by Hurricane Floyd Godspeed in your recovery.



*A message from*  
**GOVERNOR**  
*Tom Ridge*

**H**urricane Floyd left its mark on the East Coast of the United States, and the Commonwealth of Pennsylvania was no exception. Several of our counties suffered extensive damage from flooding caused by Floyd's torrential rains. Thousands of our residents felt Floyd's fury, and many saw their homes destroyed.

Our ongoing disaster recovery effort represents a partnership among your federal, state, county and municipal governments. Several hundred disaster recovery professionals, many from across the country and state, are at work in southeast Pennsylvania to help residents and local officials repair damage and replace their possessions.

I also have authorized the state to pay its share of the various federal disaster recovery programs. Together with our federal and local partners, we will work to help you along the road to recovery.

I want to thank all of the courageous emergency services and emergency management personnel who responded quickly to the flood, saved countless lives through water rescues, assisted in the evacuation of more than 5,000 Pennsylvanians and provided shelter and assistance to thousands more.

Our thoughts and prayers are with those families who lost loved ones or who have been touched in some way by this tragic event.

## Filing a flood insurance claim

**I**f you have flood insurance, call your insurance agent to report your claim. The agent will prepare a Notice of Loss form and an adjuster will be assigned to assist you.

If possible, photograph the outside of the premises, showing the flooding and the damage. Also, photograph the inside of the premises, showing the damaged property and the height of the water.

Separate damaged from undamaged property. Put damaged property in the best possible order for the adjuster's examination.

Dispose of damaged property that presents a health hazard or that may ham-

per clean-up operations. Be sure to describe adequately all discarded items so that when the adjuster examines your losses and your records, these articles are included in the documentation.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices. Try to locate receipts or proofs of purchase, especially for large appliances.

When the adjuster visits your property, let him or her know if you need an advance or partial payment of loss. Good records can speed up settlement of your claim.

### When you register for disaster aid . . . . .

**If you are eligible for a grant to pay for alternative rental housing, essential repairs to make your home livable or help if you are facing eviction or foreclosure because of the hurricane, you may have the grant deposited directly to your checking account.**

**Just be sure to have a check from your account to refer to when you register for assistance.**

# Aid to help you on the road to recovery

Individuals and business owners who suffered losses because of Hurricane Floyd and are located in the declared counties may be eligible for assistance. Designated counties are Philadelphia, Bucks, Chester, Delaware, Lancaster, Montgomery and York.

## **DISASTER HOUSING ASSISTANCE**

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental aid.

## **HOME/PERSONAL PROPERTY DISASTER LOANS**

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

## **INDIVIDUAL AND FAMILY GRANT PROGRAM**

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

## **BUSINESS DISASTER LOANS**

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

## **DISASTER UNEMPLOYMENT ASSISTANCE**

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm owners and others not covered by regular unemployment. Apply at your local unemployment office.

## PROGRAMS

*Types of help available*

### **CONSUMER SERVICES**

Assistance is available to file consumer complaints about disreputable business practices and other problems.

### **AGRICULTURAL ASSISTANCE**

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Farm Service Agency office.

### **SOCIAL SECURITY BENEFITS**

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

### **TAX ASSISTANCE**

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early refunds.

### **MENTAL HEALTH/STRESS COUNSELING**

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster.

### **FRAUD PROTECTION AND LEGAL SERVICES**

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the State Department of Consumer Services. Legal assistance and/or referrals may be

available by calling the Pennsylvania Bar Association .

### **INSURANCE INFORMATION**

Assistance is available from the Pennsylvania Insurance Commission on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

### **VETERANS BENEFITS**

Information is available about benefits, pensions, insurance and VA mortgage loans.

### **VOLUNTEER AGENCY SERVICES**

Volunteer relief agencies such as the American Red Cross, Salvation Army and religious groups offer a wide range of services, from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

## To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

# Unemployed by the disaster?

If you are self-employed and have lost work or business in the wake of the recent hurricane, you may be eligible for help.

Disaster Unemployment Assistance (DUA), a federal disaster program funded by FEMA and administered by the state, may provide you with a weekly check. The amount of the check is determined by state guidelines.

The program is designed to help those not normally covered by unemployment compensation, such as the self-employed, farm workers, fishermen and tradesmen.

In order to be eligible for DUA benefits you must be out of work, have lost substantial income or exhausted all entitlement to regular unemployment benefits as a direct result of the hurricane.

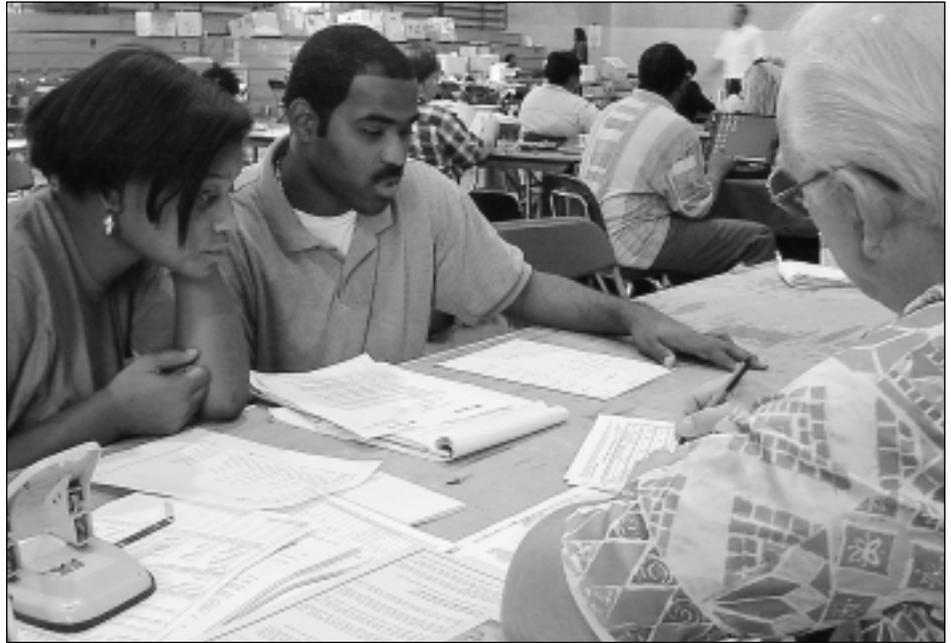
Applicants in disaster-declared counties may file at the local unemployment office.



Make *sure* disaster aid goes to those who deserve it.

## FEMA Fraud Hotline 1-800-323-8603

**Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.**



FEMA photo by Andrea Booher

*A Small Business Administration counselor works with clients at a Disaster Recovery Center in Philadelphia County.*

## SBA

**Not Just for  
Businesses**

Low-interest loans from the U.S. Small Business Administration are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to homes, businesses and private property that are not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Homeowners and renters may borrow up to \$40,000 for replacement of disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter and if SBA determines the disaster victim cannot

afford an SBA disaster loan, SBA may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially affected by the disaster, even if they had no property damage. Small business located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need help in completing your loan application, you can get help from an SBA representative at all disaster recovery centers.

Call 1-800-659-2955 or visit SBA's website at [www.sba.gov](http://www.sba.gov).



Meals provided by a Red Cross volunteer bring a smile to the face of a flood victim in Darby.

FEMA photo by Andrea Booher

## MUD, MILDEW? HOW TO GET RID OF IT

Mud in your house and car and mildew on your walls can be challenging when trying to clean up and get your life back to normal.

### MUD MAY POSE HAZARDS

The mud left behind by rain and surge waters may contain health hazards. It is important to get rid of this mud as soon as possible and to use care when doing so. Protect your eyes, mouth and hands. Wear rubber gloves and, if possible, a face mask when cleaning. Use a soap containing disinfectants to wash your hands when you are done.

### SOLVING MILDEW PROBLEMS

With sunny weather and gentle breezes, mildew problems slowly begin to abate. However, high humidity may contribute to persistent mildew problems which will require aggressive cleaning. A solution of one part household bleach and four parts water will kill surface mildew and, if used as part of a regular maintenance program, will prevent mildew from returning.

### A WORD OF CAUTION

When using household cleaners, disinfectants and bleach, always follow the manufacturer's directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.

## Think about flood insurance

**M**aintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of Hurricane Floyd, homeowner policies do not cover damage from rising waters.

But those who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring.

Nationwide, the average premium is about \$300 per year for approximately \$98,000 of coverage.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. Renters can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a disaster is so large and widespread that it warrants a major disaster declaration from the president.

More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be in areas at low or moderate risk.

For more information, contact your insurance agent or company or call the NFIP toll-free number, 1-800-720-1090.



*Recovery* is published by the Federal Emergency Management Agency and the Pennsylvania Emergency Management Agency with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 1-800-525-0321.

Internet/World Wide Web  
<http://www.fema.gov>  
DR 1294

JACK SCHUBACK  
*Federal Coordinating Officer*

BOB CHURCHMAN  
*State Coordinating Officer*

GEORGE HADDOW  
*FEMA, Director of Public Affairs*

AILEEN COOPER  
*FEMA, Managing Editor*

# Make your community disaster-resistant



FEMA photo by Andrea Booher

A FEMA disaster team member and local residents check out flood damage in Darby.

Residents of Lycoming county understand the dangers of water. More than 2,200 miles of streams flow through the county, the most of any Pennsylvania county. Six major tributaries of the Susquehanna River flow through all the major settlements. These rivers, creeks and streams have steep slopes that produce high velocity floodwaters.

To help make Lycoming county communities disaster resistant, the county is partnering with the Federal Emergency Management Agency (FEMA) in the *Project Impact: Building Disaster Resistant Communities* initiative. For starters, Union Township will conduct a de-

tailed study of the Little Kishacoquilas Creek to determine what actions can be taken to improve or eliminate flooding in downtown Belleville.

*Project Impact* seeks to change the way America deals with natural disasters. The goal is to reduce the personal and economic cost of disasters by bringing together community lead-

ers, citizens and business to prepare for and to protect against the ravages of nature.

Under the *Project Impact* principles, a disaster-resistant community is one in which:

- schools teach students about hazards the community faces;
- businesses floodproof their premises and help their employees and customers improve their individual and community safety;
- homeowners clear leaves from street drains, anchor their water heaters or install hail-resistant roofs;
- stores circulate information about how to minimize the risks of disasters;
- news media provide consumer tips and other disaster-prevention information to their viewers and listeners.

Some of these actions already may be under way in your community. If not, local, state and federal emergency management agencies can be a resource in getting the process going.

For information on *Project Impact: Building Disaster Resistant Communities*, see the FEMA website, [www.fema.gov](http://www.fema.gov), or call 1-800-227-4731 and ask for free *Project Impact* information.



CLIP & Save

## IMPORTANT phone numbers

### ■ FEDERAL AGENCIES

- FEMA Registration . . . . . 800-462-9029  
(TTY for hearing/speech-impaired) . . . . . 800-462-7585
- Disaster Information Helpline . . . . . 800-525-0321  
(TTY for hearing/speech-impaired) . . . . . 800-462-7585
- FEMA Fraud Detection . . . . . 800-323-8603
- National Flood Insurance Program . . . . . 800-720-1090
- Internal Revenue Service . . . . . 800-829-1040  
(TTY for hearing/speech-impaired) . . . . . 800-829-4059
- Housing and Urban Development Hotline . . . . . 800-669-9777
- Social Security Administration . . . . . 800-772-1213
- Veterans Affairs . . . . . 877-222-8387
- U.S. Small Business Administration . . . . . 800-659-2955

### ■ STATE AGENCIES

- Aging Services . . . . . contact local agency
- Agricultural Aid . . . . . contact local agency
- Attorney General/Consumer Services . . . . . 800-441-2555
- Department of Mental Health/  
Crisis Counseling . . . . . contact local agency
- PA Department of Health . . . . . contact local agency
- Disaster Unemployment  
Assistance (DUA) . . . . . contact local agency
- PA Department of Welfare/Food Stamps . . . . . contact local agency
- State Insurance Commissioner . . . . . 877-881-6388
- PA Department of Revenue . . . . . 888-728-2937

### ■ VOLUNTARY AGENCIES

- American Red Cross . . . . . 800-669-9256
- Salvation Army . . . . . 215-787-2800